

Notice of Allowability

Application No.

09/425,302

Examiner

Thu Thao Havan

Applicant(s)

TOMOYUKI ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/10/06.
2. ☒ The allowed claim(s) is/are 19-22, 24 and 26-61.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
 5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

Detailed Action

Drawings

The Examiner accepts the drawings filed on May 24, 2002.

Allowable Subject Matter

Claims 19-22, 24, and 26-61 are allowed.

The following is an examiner's statement of reasons for allowance: The present invention generally discloses electronic purse loan system for storing the data of a short amount in a center and a POS terminal to clear off the short amount in the next transaction when a commercial transaction is performed. The prior arts of record include the teaching of Baik (US 5,773,804), Halpern (US 4,906,828), Nagata (US 5,140,517), Takeuchi (Us 4,963,722), Kolls (US 5,637,845), and non-patent literature titled "Transportation: Promoters Hope Advertising and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway". Baik, Halpern, Nagata, Takeuchi, Kolls, and non-patent literature generally teach electronic money purse method of storing a consumed amount in an IC card. However, the prior arts of record fail to teach, singly or in combination, wherein information is stored on IC card in rewritable memory including a balance information storage which stores electronic money information representing a balance of loan and a loan information storage which stores information representing a loan and information regarding loan including an upper limit of loan, transactions using loan, dates of transactions, and repayment terms of loan. Furthermore, the prior arts of record fail to teach, singly or in combination,

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wherein IC card reader/writer writes information representing a loan of an amount of money from a bank or center to the user of the IC card and information regarding loan into loan information storage when electronic money information representing a balance less than amount of money to be paid for the commercial transaction.

The examiner agrees with the applicants' arguments presented in the remarks of October 31, 2005 and has withdrawn the rejection under 35 USC 102/103 over Jennings and 35 USC 103 over Baik, Halpern, Nagata, Takeuchi, Kolls, and non-patent literature titled "Transportation: Promoters Hope Advertising and Marketing Gimmicks will Steer Freeway Drivers to the Region's First Pay as You Go Highway". The prior arts of records taken singly or in combination fail to teach or fairly suggest the claimed invention. Therefore, the examiner favors the allowance of claims 19-22, 24, and 26-61.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached on Monday-Friday.

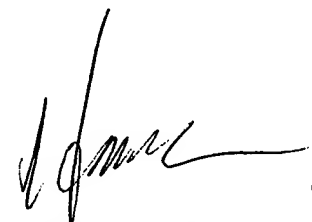
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone

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number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

TTH
10/25/2006



HANI M. KAZIMI
PRIMARY EXAMINER